

## SUBORDINATION AGREEMENT

### WHEN RECORDED MAIL TO:

MSN SV-79/ DOCUMENT CONTROL DEPT.  
P.O. BOX 10266  
VAN NUYS CALIFORNIA 91410-0266  
LOAN #: 0001362749832005N/0001101326762005N

**Borrower(s): Bobby L Cooper JR, & Mary J Cooper Husband & Wife**

**NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.**

THIS SUBORDINATION AGREEMENT is executed on September 28, 2006, by Countrywide Home Loans, Inc. ("**Subordinated Lienholder**"), a New York Corporation, with its principal place of business at 1800 Tapo Canyon Road, Simi Valley, Ca 93063.

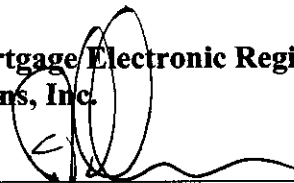
### INTRODUCTORY PROVISIONS

The following statements are true and correct and form the basis for this Agreement:

1. **Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., Subordinated Lienholder** holds a lien on the property described on Exhibit A hereto (the "Property") pursuant to a security instrument recorded in the real property records of Desoto County, Mississippi under Book # 2,533, Page 43 or Doc# n/a on 08/04/2006. (the "Second Security Instrument").
2. **Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., First Lienholder** holds a lien on the property described on Exhibit A hereto (the "Property") pursuant to a security instrument recorded in the real property records of Desoto County, Mississippi under Book # 2,533, Page 51, or Doc# n/a on 08/04/2006. (the "First Security Instrument").
3. The lien granted to Subordinated Lienholder was intended to be in subordinate position to the lien granted to First Lienholder.
4. Due to an administrative error, the Second Security Instrument was recorded before the recordation of the First Security Instrument.
5. The parties hereto are executing this Subordination Agreement in order to accurately reflect the intended priority of their respective liens.

Executed as of the date first written above.

**Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc.**



By: Allen Kalust  
Title: 1<sup>st</sup> Vice President

Eric

3

STATE OF California  
COUNTY OF Ventura

On this 28<sup>th</sup> Sept<sup>TR</sup> Day of Sept., 2006, BEFORE ME,

Tricia Reynolds, personally appeared \_\_\_\_\_,

Allen Kalust,

personally known to me OR proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

(SEAL)

Tricia Reynolds  
Notary Public  
Commission Expires: 4-29-07



THIS INSTRUMENT PREPARED BY:  
Countrywide Home Loans, Inc.  
PO Box 10266  
Van Nuys, CA 91410-0266  
805-577-4200

**EXHIBIT A**

Lot 236, Section F, Southern Trace Subdivision, in Section 28, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 91, Page 35, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

RECORDED IN DE SOTO COUNTY, MISSISSIPPI  
BOOK 2579 PAGE 43  
JAN 2 1998  
BY CLERK OF COURTS

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